

**Information to identify the case:**

Debtor 1	Rocco A. Maniscalco	Social Security number or ITIN xxx-xx-1249
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Marlene P. Maniscalco	Social Security number or ITIN xxx-xx-3734
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-31517-ABA		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Rocco A. Maniscalco

Marlene P. Maniscalco

2/15/19

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Rocco A. Maniscalco  
Marlene P. Maniscalco  
Debtors

Case No. 18-31517-ABA  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 22

Date Rcvd: Feb 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2019.

db/jdb	+Rocco A. Maniscalco, Marlene P. Maniscalco, 2 Villa Circle, Berlin, NJ 08009-9628
517842086	+Apex Asset Mgmt, 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890
517842091	Cooper University Physicians, Attn: C&H Collection Services, Inc., PO Box 1399, Merchantville, NJ 08109-0399
517842092	+Financial Recoveries, 200 E. Park Drive, Suite 100, Mount Laurel, NJ 08054-1297
517842095	+Loan Department, PO Box 77404, Ewing, NJ 08628-6404
517842097	One Main Financial, Berlin Circle Plaza, 200 N. Route 73 Unit 6B, West Berlin, NJ 08091-2504
517842099	South Jersey Gas Co., PO Box 6091, Bellmawr, NJ 08099-6091
517842102	+WF/Home Projects, PO Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QJDMARCHAND.COM Feb 16 2019 05:13:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 16 2019 00:22:45 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 16 2019 00:22:43 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517842087	+E-mail/Text: bankruptcy@pepcholdings.com Feb 16 2019 00:22:28 Atlantic City Electric, 5 Collins Drive, Suite 2133 / Mail Stop 84CP42, Carneys Point, NJ 08069-3600
517842088	+EDI: CAPITALONE.COM Feb 16 2019 05:08:00 Capital One, N.A., 10700 Capital One Way, Glen Allen, VA 23060-9243
517842089	EDI: WFNNB.COM Feb 16 2019 05:08:00 Comenity - HSN, PO Box 183043, Columbus, OH 43218-3043
517842090	EDI: WFNNB.COM Feb 16 2019 05:08:00 Comenity - Zales, PO Box 182125, Columbus, OH 43218-2125
517842093	EDI: IIC9.COM Feb 16 2019 05:13:00 IC Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378
517842094	+EDI: CBSKOHLS.COM Feb 16 2019 05:08:00 Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
517842094	+E-mail/Text: bncnotices@becket-lee.com Feb 16 2019 00:22:15 Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
517842096	+E-mail/Text: bknotification@loandepot.com Feb 16 2019 00:23:52 LoanDepot.com, 26642 Towne Center, Foothill Ranch, CA 92610-2808
517842098	EDI: PRA.COM Feb 16 2019 05:13:00 Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
517847844	+EDI: RMSC.COM Feb 16 2019 05:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517842100	EDI: RMSC.COM Feb 16 2019 05:08:00 Synchrony Bank/Care Credit, PO Box 965061, Orlando, FL 32896-5061
517842101	+EDI: WFFC.COM Feb 16 2019 05:13:00 Wells Fargo Card Services, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 22

Date Rcvd: Feb 15, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2019 at the address(es) listed below:

Joseph Marchand jdmarcand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com  
Kevin Gordon McDonald on behalf of Creditor LoanDepot.com, LLC kmcdonald@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Richard S. Hoffman, Jr. on behalf of Joint Debtor Marlene P. Maniscalco  
rshoffman@hoffmandimuzio.com,  
lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com  
Richard S. Hoffman, Jr. on behalf of Debtor Rocco A. Maniscalco rshoffman@hoffmandimuzio.com,  
lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5